

SERFF Tracking Number: ARKS-125725125 State: Arkansas
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #104914 \$50
Company Tracking Number: CL-2008-OWERU
TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings
Product Name: n/a
Project Name/Number: /

Filing at a Glance

Company: 00006 - INSURANCE SERVICES OFFICE, INC.

Product Name: n/a	SERFF Tr Num: ARKS-125725125	State: Arkansas
TOI: 35.0 Interline Filings	SERFF Status: Closed	State Tr Num: #104914 \$50
Sub-TOI: 35.0002 Commercial Interline Filings	Co Tr Num: CL-2008-OWERU	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Author:	Disposition Date: 07/08/2008
	Date Submitted: 07/08/2008	Disposition Status: Filed
Effective Date Requested (New): 01/01/2009		Effective Date (New): 01/01/2009
Effective Date Requested (Renewal): 01/01/2009		Effective Date (Renewal): 01/01/2009

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 07/08/2008	
State Status Changed: 07/08/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Company and Contact

Filing Contact Information

NA NA,	NA@NA.com
NA	(123) 555-4567 [Phone]

SERFF Tracking Number:	ARKS-125725125	State:	Arkansas
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Company Tracking Number:	CL-2008-OWERU		
TOI:	35.0 Interline Filings	Sub-TOI:	35.0002 Commercial Interline Filings
Product Name:	n/a		
Project Name/Number:	/		

NA, AR 00000

Filing Company Information

00006 - INSURANCE SERVICES OFFICE, INC.	CoCode: 6	State of Domicile: Arkansas
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No Address	Group Code:	Company Type:
City, AR 99999	Group Name:	State ID Number:
(999) 999-9999 ext. [Phone]	FEIN Number: 99-9999999	

<i>SERFF Tracking Number:</i>	<i>ARKS-125725125</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>00006 - INSURANCE SERVICES OFFICE, INC.</i>	<i>State Tracking Number:</i>	<i>#104914 \$50</i>
<i>Company Tracking Number:</i>	<i>CL-2008-OWERU</i>		
<i>TOI:</i>	<i>35.0 Interline Filings</i>	<i>Sub-TOI:</i>	<i>35.0002 Commercial Interline Filings</i>
<i>Product Name:</i>	<i>n/a</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

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Product Name:	n/a		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Llyweyia Rawlins	07/08/2008	07/08/2008

<i>SERFF Tracking Number:</i>	<i>ARKS-125725125</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>00006 - INSURANCE SERVICES OFFICE, INC.</i>	<i>State Tracking Number:</i>	<i>#104914 \$50</i>
<i>Company Tracking Number:</i>	<i>CL-2008-OWERU</i>		
<i>TOI:</i>	<i>35.0 Interline Filings</i>	<i>Sub-TOI:</i>	<i>35.0002 Commercial Interline Filings</i>
<i>Product Name:</i>	<i>n/a</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 07/08/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal): 01/01/2009

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125725125 State: Arkansas
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #104914 \$50
Company Tracking Number: CL-2008-OWERU
TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings
Product Name: n/a
Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	ARKS-125725125		Yes

<i>SERFF Tracking Number:</i>	<i>ARKS-125725125</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>00006 - INSURANCE SERVICES OFFICE, INC.</i>	<i>State Tracking Number:</i>	<i>#104914 \$50</i>
<i>Company Tracking Number:</i>	<i>CL-2008-OWERU</i>		
<i>TOI:</i>	<i>35.0 Interline Filings</i>	<i>Sub-TOI:</i>	<i>35.0002 Commercial Interline Filings</i>
<i>Product Name:</i>	<i>n/a</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125725125 State: Arkansas
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #104914 \$50
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TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings
Product Name: n/a
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: ARKS-125725125 07/08/2008
Comments:
Attachment:
ARKS-125725125.pdf

ARKS-125725125

LR



2828 E. TRINITY MILLS ROAD SUITE 150 CARROLLTON, TX 75006
TEL: (214) 390-1825 FAX: (214) 390-1975

104914
50.00

Kenneth J. Hill, CPCU
Regional Director, Government Relations

June 27, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Attention: William R. Lacy, Director
Property and Casualty Division

RE: Insurance Services Office, Inc.
CL-2008-OWERU
Commercial Lines
Rule on Water Exclusion Endorsements
REFERENCE FILING
State of Arkansas

Approved until withdrawn
or revoked

JUL 08 2008

Arkansas Insurance Department

By: *rk-Filed*

Dear Mr. Lacy:

We hereby file the enclosed advisory reference document.

ISO does not establish an effective date for Agricultural Capital Assets (Output Policy), Businessowners, Capital Assets Program (Output Policy), or Commercial Property rules revisions in Arkansas. Each insurer that elects to utilize this revision is responsible for determining its own effective date and complying with any applicable regulatory requirements. We will distribute this material to our participating insurers and update our electronic deliveries under cover of a Notice bearing a date of January 2009, or the earliest possible subsequent date following your acknowledgement.

Companion forms filing CL-2008-OWEFR is also submitted today under separate cover.

Please return an acknowledged copy of this cover letter for our records. An addressed, stamped envelope is enclosed for your convenience. We have also included an additional copy of this letter and envelope; we request that you return it now with a "received" stamp to confirm that you have received the filing.

Very truly yours,

Donald J. Beckel

Donald J. Beckel, CPCU, ARM
Assistant Regional Manager
Government Relations

DJB:dlb
Encl.

RECEIVED

JUL 08 2008

PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use OnlyApproved until withdrawn
or revoked

JUL 08 2008

Arkansas Insurance Department

By: *AK-Filed***2. Insurance Department Use only**

a. Date the filing is received:

b. Analyst:

c. Disposition:

d. Date of disposition of the filing:

e. Effective date of filing:

New Business

Renewal Business

f. State Filing #:

g. SERFF Filing #:

h. Subject Codes

RECEIVED

JUL 08 2008

PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT**3. Group Name****Group NAIC #****4. Company Name(s)****Domicile****NAIC #****FEIN #****State #**

Insurance Services Office, Inc.

DE

13-3131412

5. Company Tracking Number

CL-2008-OWERU

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Donald J. Beckel Insurance Services Office, Inc. 2828 E. Trinity Mills Rd., Ste. 150 Carrollton, TX 75006	Asst. Regional Manager	(214) 390-1825 Ext. 224	(214) 390-1975	DBECKEL@iso.com
7.	Signature of authorized filer		<i>Donald J. Beckel</i>		
8.	Please print name of authorized filer		Donald J. Beckel		

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	35.0
10.	Sub-Type of Insurance (Sub-TOI)	35.0002
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	Commercial Lines
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 1/1/2009 Renewal: 1/1/2009
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	Not Applicable
17.	Reference Organization # & Title	Not Applicable
18.	Company's Date of Filing	6/27/08
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

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Property & Casualty Transmittal Document---

20.	This filing transmittal is part of Company Tracking #	CL-2008-OWERU
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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This filing addresses use of endorsements that replace the current Water Exclusion in ISO policies for various commercial lines of business.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
------------	---

Check #:
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	CL-2008-OWERU
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	CL-2008-OWEFO

☐ Rate Increase

☐ Rate Decrease

☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
4a.	Rate Change by Company (As Proposed)	

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Insurance Services Office, Inc.	N/A	N/A	N/A	N/A	N/A	N/A	N/A

4b.	Rate Change by Company (As Accepted) For State Use Only
-----	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)	N/A	
5b.	Overall percentage rate impact for this filing	N/A	
5c.	Effect of Rate Filing – Written premium change for this program	N/A	
5d.	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	N/A
7.	Effective Date of last rate revision	N/A
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A

9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Additional Rule A# (Division Five)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Rule 16. (Division Ten)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03	Rule 13. (Division Fourteen - Agricultural Capital Assets)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

RATE/RULE FILING SCHEDULE (cont.)

State: Arkansas Company Tracking #: CL-2008-OWERU Page 2 of 2

9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Rule 13. (Division Fourteen - Capital Assets)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
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		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

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Rule On Water Exclusion Endorsements

Applicability

This filing applies to the following:

- ◆ Agricultural Capital Assets (Output Policy)
- ◆ Businessowners
- ◆ Capital Assets Program (Output Policy)
- ◆ Commercial Property

About This Filing

This filing addresses use of endorsements that replace the current Water Exclusion in ISO policies for various commercial lines of business.

Revised Rules

We are revising the following rule in Division Ten - Businessowners of the Commercial Lines Manual (CLM):

- ◆ Rule 16. Mandatory Forms, Coverage And Limits

We are revising the following rules in CLM Division Fourteen:

- ◆ Rule 13. Basic Forms And Endorsements Applicable (for Agricultural Capital Assets policies)
- ◆ Rule 13. Common Policy Conditions (new title is Basic Forms And Endorsements Applicable) (for Capital Assets policies)

We have used a format of ~~striking through~~ deletions, underlining additions and inserting a revision bar in the left margin to indicate changes.

These revised rules will appear in their respective Multistate section of CLM Divisions Ten and Fourteen.

New Rule

We are introducing the following rule in CLM Division Five - Fire And Allied Lines:

- ◆ Additional Rule A#. Water Exclusion

This rule, which is being filed on a multistate basis, will appear in the State Exception pages in CLM Division Five. For each state, the Additional Rule number will be the next number in sequence, assigned at the time of publication based on the number of then-current Additional Rules.

Related Filing(s)

- ◆ Forms Filing CL-2008-OWEFO

Background and Explanation of Changes

In the related Forms Filing, we submitted Water Exclusion endorsements which replace the current Water Exclusion in the affected ISO commercial lines policies. The rules presented in this Rules Filing provide for the attachment of the applicable Water Exclusion endorsement to all policies for each affected line of business.

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AGRICULTURAL CAPITAL ASSETS

RULE 13. BASIC FORMS AND ENDORSEMENTS APPLICABLE

A. Mandatory Multistate Forms And Endorsements

1. Attach Common Policy Conditions Endorsement IL 00 17 to Agricultural Capital Assets (Output Policy) Coverage Form AG 00 01.
2. Attach Water Exclusion Endorsement AG 01 77 to Agricultural Capital Assets (Output Policy) Coverage Form AG 00 01.

B. Mandatory State Endorsements

Refer to the state exceptions for mandatory state endorsements.

BUSINESSOWNERS

RULE 16. MANDATORY FORMS, COVERAGE AND LIMITS (*Excerpt of Rule*)

...

F. Water Exclusion Endorsement BP 01 59

Attach Water Exclusion Endorsement BP 01 59 to all policies.

Note: Paragraphs A. through E. of Rule 16 remain unchanged.

CAPITAL ASSETS

RULE 13. ~~COMMON POLICY CONDITIONS~~BASIC FORMS AND ENDORSEMENTS APPLICABLE

Attach the following mandatory multistate endorsements to all policies:

- ~~A. Attach Common Policy Conditions Endorsement IL 00 17 to all policies.~~
- B. Water Exclusion Endorsement OP 01 49.

COMMERCIAL PROPERTY

ADDITIONAL RULE A#. WATER EXCLUSION

Attach Water Exclusion Endorsement CP 10 32 to all policies.